

In re:
Collin B. Lutz
Debtor

Case No. 22-12477-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Jan 11, 2023

Form ID: 309A

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2023:

Recip ID	Recipient Name and Address
db	Collin B. Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
tr	++ ROBERT W SEITZER, 1900 SPRUCE STREET, PHILADELPHIA PA 19103-6605 address filed with court; ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103
14721785	Kristen Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721786	Kristin Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721787	Prothonotary Berks County, 633 Court St, Reading, PA 19601-4302
14724275	Regions Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14721796	Weltman Weinberg and Reis LPA, 170 S Independence Mall W Ste 874W, Philadelphia, PA 19106-3334

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: CourtNotices@rqplaw.com	Jan 12 2023 00:24:00	JOSEPH L QUINN, Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464
tr	EDI: BRWSEITZER	Jan 12 2023 05:24:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 12 2023 00:24:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 12 2023 00:24:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 12 2023 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14721779	Email/Text: backoffice@affirm.com	Jan 12 2023 00:24:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14737625	+ EDI: AISACG.COM	Jan 12 2023 05:24:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14721780	EDI: GMACFS.COM	Jan 12 2023 05:24:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14721781	EDI: TSYS2	Jan 12 2023 05:24:00	Barclays Bank of Delaware, 125 S West St, Wilmington, DE 19801-5014
14721782	EDI: CITICORP.COM	Jan 12 2023 05:24:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14721783	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 12 2023 00:24:00	Citizens Bank, DDA Recovery RJW245, 1 Citizens Dr, Riverside, RI 02915-3019
14723175	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		Jan 12 2023 00:24:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14721784	Email/Text: bankruptcy@diamondcu.com	Jan 12 2023 00:24:00	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14737209	EDI: JEFFERSONCAP.COM	Jan 12 2023 05:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14723519	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 00:28:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14733851	EDI: PRA.COM	Jan 12 2023 05:24:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14721789	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 00:28:14	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14721790	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 12 2023 00:24:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
14728765	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 12 2023 00:24:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Avenue, Detroit, MI 48226-3408
14721792	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 12 2023 00:28:14	SOFI Bank, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7285
14721793	EDI: RMSC.COM	Jan 12 2023 05:24:00	SYNCB, Attn. Bankruptcy Department, PO Box 965005, Orlando, FL 32896-5005
14721791	Email/Text: bankruptcy@bbandt.com	Jan 12 2023 00:24:00	Sheffield Financial Corporation, PO Box 1704, Clemmons, NC 27012-1704
14722573	+ Email/Text: bankruptcy@bbandt.com	Jan 12 2023 00:24:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
14721794	EDI: RMSC.COM	Jan 12 2023 05:24:00	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14721795	Email/Text: bankruptcy@timeinvestment.com	Jan 12 2023 00:24:00	Time Investment, 100 N 6th Ave, West Bend, WI 53095-3306
14726167	+ Email/Text: bankruptcy@timeinvestment.com	Jan 12 2023 00:24:00	Time Investment Company, 100 N Sixth Ave, PO Box 248, West Bend, WI 53095-0248
14721797	Email/Text: bkfilings@zwickerpc.com	Jan 12 2023 00:24:00	Zwicker and Associates PC, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14721788	*	Prothonotary-Berks County, 633 Court St, Reading, PA 19601-4302

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Debtor Collin B. Lutz CourtNotices@rqplaw.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1: <u>Collin B. Lutz</u>			Social Security number or ITIN: xxx-xx-5858
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2: _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Pennsylvania			Date case filed in chapter: 13 9/16/22
Case number: 22-12477-pmm			Date case converted to chapter: 7 1/5/23

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Collin B. Lutz	
2. All other names used in the last 8 years		
3. Address	110 Clinton Dr Mohnton, PA 19540-8035	
4. Debtor's attorney Name and address	JOSEPH L QUINN Ross, Quinn & Ploppert, P.C. 192 S. Hanover Street, Suite 101 Pottstown, PA 19464	Contact phone 610-323-5300 Email: CourtNotices@rqplaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

Debtor **Collin B. Lutz**

Case number **22-12477-pmm**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 1/11/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 6, 2023 at 09:50 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 5/5/23 Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	